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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/083,169	02/26/2002	Petri Hyypa	NOKI14-00021	5147
826	7590	01/19/2007	EXAMINER	
ALSTON & BIRD LLP			IQBAL, KHAWAR	
BANK OF AMERICA PLAZA			ART UNIT	PAPER NUMBER
101 SOUTH TRYON STREET, SUITE 4000			2617	
CHARLOTTE, NC 28280-4000			MAIL DATE	DELIVERY MODE
			01/19/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

Advisory Action Before the Filing of an Appeal Brief	Application No.	Applicant(s)
	10/083,169	HYYPPA ET AL.
	Examiner	Art Unit
	Khawar Iqbal	2617

--The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

THE REPLY FILED 22 December 2006 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.

1. The reply was filed after a final rejection, but prior to or on the same day as filing a Notice of Appeal. To avoid abandonment of this application, applicant must timely file one of the following replies: (1) an amendment, affidavit, or other evidence, which places the application in condition for allowance; (2) a Notice of Appeal (with appeal fee) in compliance with 37 CFR 41.31; or (3) a Request for Continued Examination (RCE) in compliance with 37 CFR 1.114. The reply must be filed within one of the following time periods:

a) The period for reply expires 04 months from the mailing date of the final rejection.

b) The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.

Examiner Note: If box 1 is checked, check either box (a) or (b). ONLY CHECK BOX (b) WHEN THE FIRST REPLY WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f).

Extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) as set forth in (b) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

NOTICE OF APPEAL

2. The Notice of Appeal was filed on _____. A brief in compliance with 37 CFR 41.37 must be filed within two months of the date of filing the Notice of Appeal (37 CFR 41.37(a)), or any extension thereof (37 CFR 41.37(e)), to avoid dismissal of the appeal. Since a Notice of Appeal has been filed, any reply must be filed within the time period set forth in 37 CFR 41.37(a).

AMENDMENTS

3. The proposed amendment(s) filed after a final rejection, but prior to the date of filing a brief, will not be entered because

(a) They raise new issues that would require further consideration and/or search (see NOTE below);

(b) They raise the issue of new matter (see NOTE below);

(c) They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or

(d) They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: _____. (See 37 CFR 1.116 and 41.33(a)).

4. The amendments are not in compliance with 37 CFR 1.121. See attached Notice of Non-Compliant Amendment (PTOL-324).

5. Applicant's reply has overcome the following rejection(s): _____.

6. Newly proposed or amended claim(s) _____ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).

7. For purposes of appeal, the proposed amendment(s): a) will not be entered, or b) will be entered and an explanation of how the new or amended claims would be rejected is provided below or appended.

The status of the claim(s) is (or will be) as follows:

Claim(s) allowed: _____.

Claim(s) objected to: _____.

Claim(s) rejected: _____.

Claim(s) withdrawn from consideration: _____.

AFFIDAVIT OR OTHER EVIDENCE

8. The affidavit or other evidence filed after a final action, but before or on the date of filing a Notice of Appeal will not be entered because applicant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).

9. The affidavit or other evidence filed after the date of filing a Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence failed to overcome all rejections under appeal and/or appellant fails to provide a showing of good and sufficient reasons why it is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).

10. The affidavit or other evidence is entered. An explanation of the status of the claims after entry is below or attached.

REQUEST FOR RECONSIDERATION/OTHER

11. The request for reconsideration has been considered but does NOT place the application in condition for allowance because:
See Continuation Sheet.

12. Note the attached Information Disclosure Statement(s). (PTO/SB/08) Paper No(s). _____

13. Other: _____.


GEORGE ENG
SUPERVISORY PATENT EXAMINER

Continuation of 11. does NOT place the application in condition for allowance because: Applicant's arguments filed 12-22-06 have been fully considered but they are not persuasive. Examiner has thoroughly reviewed applicant's arguments but firmly believes the cited reference to reasonably and properly meets the claimed limitations. Applicants argument was that "none of the cited passages teach or suggest performance of such automatic insertion in response to one of receipt of an information entity associated with the transaction or determining that the information entity has been sent by a trusted party as recited in independent claim 1". Examiner respectfully disagrees with this argument. Blumenthal teaches that mobile station receives "confirm order information" (fig. 3 item 33a and fig. 4, item 43a) servers. This "confirm order information" must have the data field. After checking the order information, the user signs it and the signed confirmed order information (fig. 3, item 33b and fig. 4, item 43b) back to PS.

Whenever, the "confirm order information" comes to the user it must have empty data field for the user signature. Since, the user signs up, the signature is being automatically inserted into the empty data field. This signature is the claimed transaction information based on (i.e. electronic identity information) available at the mobile station (i.e. user equipment) (para. 0065-0066, 0084).

Laage et al teaches a portable memory medium operable to be read by a client terminal of a customer, the payment instrument i.e. credit card is issued by an issuing entity and associated with an authorized cardholder. The authorized card holder is subject to authentication by trusted third party with whom the card holder has previously registered and an authorized card holder communicating with the issuing entity to block, on a default basis, authorization of the card for non-face-to-face transactions unless authorized to unblock the card by the trusted third party (figs. 1,3, para. 0084, 0091-0093, 0114-0115).

Sibert teaches designing one of the opened windows (310,312,314,316) in graphical user interface (GUI) by highlighting one of the selectable elements in a list. The designated open window is moved automatically to the top of a desktop and the data is inserted into the designated open window. For inserting data into window displayed in graphical user interface (GUI) and the windows to be automatically filled with prestored information by user, easily (col. 5, lines 5-40). Also see "A digital wallet is an application or service that assists consumers in conducting online transactions by allowing them to store billing, shipping, and payment information; and to use this information to automatically complete a merchant's check-out page, typically by "dragging" the desired information to the appropriate location" (col. 2, lines 20-25)..